

Amendment to the Specification

Please replace paragraph [0068] of the specification with the following:

[0068] Of the total available funds for investment, a pre-defined rule is established at the IMA level setting out the investor's preferred customisation of distribution of their funds. For example, at the IMA level of FIG. 1, the total funds available for investment are allocated to three classes of asset, namely, Financial Services, Resources and Telecommunications. Although not indicated in FIG. 1, the pre-defined rule at this level could require allocation of 20% of the investor's funds into the asset class of Financial Services and 50% and 30% respectively for the classes of Resources and Telecommunications. The application of this pre-defined rule allows the investor to customise the allocation of their investment funds with respect to primary asset classes.

Please replace paragraph [0154] of the specification with the following.

[0154] The performance review process describes the steps executed by advisers (sometimes with assistance from portfolio managers) in reviewing the IMA portfolios under their management. Based on the review results and individual investor's situation (i.e. investment profile and objective), it may be necessary to implement some actions to re-establish or modify the original allocation philosophy.